



Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Application Number	10/784,968
Filing Date	February 25, 2004
First Named Inventor	Connie COLMAN
Art Unit	3692
Examiner Name	Benjamin S. Fields
Attorney Docket Number	47004.000276

Sheet 1 of 10

### U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US 2001/0037289	11-01-2001	Mayr et al.	
	3.	US 2001/0047313	11-29-2001	Kanai	
	4.	US 2001/0047489	11-29-2001	Ito et al.	
	5.	US 2002/0007341	01-17-2002	Lent et al.	
	6.	US 2002/0013728	01-31-2002	Wilkman	
	7.	US 2002/0032645	03-14-2002	Nozaki et al.	
	8.	US 2002/0038363	03-28-2002	MacLean	
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	12.	US 2002/0052842	05-02-2002	Schuba et al.	
	13.	US 2002/0062282	05-23-2002	Kight, et al	
	14.	US 2002/0062285	05-23-2002	Amann et al.	
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	17.	US 2002/0091628	07-11-2002	Kunimatsu	
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<b>Sheet</b>	<b>2 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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	25.	US 2003/0046223	03-06-2003	Crawford et al.	
	26.	US 2003/0101133	05-29-2003	DeFrancesco Jr. et al.	
	27.	US 2003/0120586	06-26-2003	Litty	
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	32.	US 2003/0176931	09-18-2003	Pednault et al.	
	33.	US 2003/0195840	10-16-2003	Xu	
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	39.	US 3634669	01-11-1971	Wyckoff et al.	
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	41.	US 4594663	06-10-1986	Hirayama	
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<b>Sheet</b>	<b>3 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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	51.	US 4964043	10-16-1990	Galvin	
	52.	US 5206803	04-27-1993	Vitagliano	
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	56.	US 5233547	08-03-1993	Kapp, et al.	
	57.	US 5239462	08-24-1993	Jones	
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	63.	US 5481647	01-02-1996	Brody	
	64.	US 5523942	05-04-1996	Tyler	
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	66.	US 5606496	02-25-1997	D'Agostino	
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<b>Sheet</b>	<b>4 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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	74.	US 5699527	12-16-1997	Davidson	
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	76.	US 5715402	02-03-1998	Popolo	
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	87.	US 5802502	09-01-1998	Gell	
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<b>Sheet</b>	<b>5 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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<b>Sheet</b>	<b>6 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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	145.	US 6317797	11-13-2001	Ted H. CLARK et al.	
	146.	US 6324524	11-27-2001	Lent et al.	
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	148.	US 6343279	01-29-2002	Bissonette et al.	
	149.	US 6374230	04-16-2002	Walker et al.	
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<b>Sheet</b>	<b>8 of 10</b>	<b>Attorney Docket Number</b>	<b>47004.000276</b>

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		Country Code Number- Kind Code (if known)				YES/NO
▼	166.	WO 02/03226	1/10/2002	Anderson et al.		
	167.	WO 96/22576	7/25/1996	King		

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<b>OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS</b>			
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	168.	HICKMAN ET AL., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	
	169.	Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000	
	170.	CFO Alert, New Medium brewing for syndications, March 23, 1998, Vol. 5, No. 121, ISSN: 0894-4822	
	171.	Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/1993	
	172.	Corporate EFT Report, Internet promises lower cost loan syndications IntraLink Replaces paper with online access, November 12, 1997, Vol. 17, Issue 21, Phillips Business Information	
	173.	Credit Line Optimization, A Marketswitch Paper, Marketswitch Corporation, www.marketswitch.com, copyright 2002, 6 pages	
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	175.	E-Aid Office 2000: Financial Aid Software Selection, Implementation, and Operation, Copyright 2000 by the National Association of Student Financial Aid Administrators, June 2000, No. 12, pages 1-29	
	176.	Fast Start Scoring Models, Scorex, <a href="http://www.scorex.com/us/home.html">http://www.scorex.com/us/home.html</a> , copyright 2003, 06/25/2005	
	177.	TEBBE, MARK, If Bankers can use the Internet to Make Big Bucks, why can't you?, (Between the lines), September 29, 1997, InfoWorld, Vol. 19, No. 39, pg. 152	
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	181.	Raines Calls for Open System with Lender Access with Multiple Automated Underwriting Systems; Pledges to Waive DU Fees on Market Expansion Products; Announces Partnership with MBA on Technology, Lender Profitability Issues, Business Editors, Business Wire	
	182.	Scorex Launches New Credit Line Optimization Consulting Service, Scorex, Press Release, 10/27/2003	
	183.	Strategy Science Executive Brief, Fair Isaac, copyright 06/2003, 06/01/2003	
	184.	RUSNAK, RAYMOND, Subprime Auto Finance, What's the Fuss?, What's the Future, A Credit Perspective, The Journal of Lending & Credit Risk Management, pp.1 23-30, April 1997	
	185.	TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	
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